

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re:

MICHAEL J NEUBAUER
DEBRA D NEUBAUER
Debtors

Case No. 06-10678

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/29/2006.
- 2) The plan was confirmed on 11/01/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 03/21/2009.
- 6) Number of months from filing to last payment: 30.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$ 55,225.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case may not have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$28,475.78
Less amount refunded to debtor	\$0.00

NET RECEIPTS:

\$28,475.78

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,897.61
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,380.61
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:

\$3,278.22

Attorney fees paid and disclosed by debtor:	\$376.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACTION PHARM	Unsecured	104.00	NA	NA	0.00	0.00
ANTHONY LOMBARDI DDS	Unsecured	659.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	527.00	592.08	592.08	0.00	0.00
CAPITAL ONE BANK	Unsecured	837.00	915.65	915.65	0.00	0.00
CITIBANK NA	Unsecured	5,334.00	NA	NA	0.00	0.00
COMED	Unsecured	266.00	NA	NA	0.00	0.00
COUNTRYWIDE HOME LOANS	Secured	NA	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,440.00	1,546.73	1,546.73	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,796.00	1,886.61	1,886.61	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,211.00	1,319.74	1,319.74	0.00	0.00
FUTURE DIAGNOSTICS GROUP	Unsecured	85.00	85.30	85.30	0.00	0.00
GMAC RESCAP LLC	Secured	NA	NA	NA	0.00	0.00
INTERNAL MEDICINE & FAMILY	Unsecured	465.00	NA	NA	0.00	0.00
MICHIGAN GUARANTY AGENCY	Unsecured	6,351.55	NA	NA	0.00	0.00
MIDWEST RESPIRATORY	Unsecured	204.00	NA	NA	0.00	0.00
MORRIS HOSPITAL	Unsecured	831.00	NA	NA	0.00	0.00
MORRIS HOSPITAL	Unsecured	290.00	NA	NA	0.00	0.00
MORRIS MEDICAL SPECIALISTS	Unsecured	70.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	250.00	NA	NA	0.00	0.00
REDCATS USA	Unsecured	151.00	151.48	151.48	0.00	0.00
ST JOSEPH MEDICAL CENTER	Unsecured	262.00	NA	NA	0.00	0.00
USA ONE NATIONAL CU	Unsecured	NA	5,453.99	5,453.99	0.00	0.00
USA ONE NATIONAL CU	Secured	22,728.99	17,275.00	17,275.00	14,598.99	2,191.07
WACHOVIA DEALER SERVICES	Secured	9,385.00	9,385.00	9,385.00	5,674.49	1,139.48
WELLS FARGO FINANCIAL INC	Secured	1,706.99	1,706.99	1,706.99	883.87	709.66
WELLS FARGO FINANCIAL INC	Unsecured	NA	27.30	27.30	0.00	0.00
WELLS FARGO FINANCIAL INC	Unsecured	1,342.00	1,004.17	1,004.17	0.00	0.00
WELLS FARGO FINANCIAL INC	Unsecured	864.00	699.80	699.80	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$26,660.00	\$20,273.48	\$3,330.55
All Other Secured	\$1,706.99	\$883.87	\$709.66
TOTAL SECURED:	\$28,366.99	\$21,157.35	\$4,040.21
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$13,682.85	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,278.22</u>
Disbursements to Creditors	<u>\$25,197.56</u>
TOTAL DISBURSEMENTS :	<u>\$28,475.78</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/26/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.